

Illinois Insurance

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Office of Consumer Health Insurance opens

The Illinois Department's Office of Consumer Health Insurance is up and running. The new consumer assistance office is one of the many initiatives contained in the Managed Care Reform and Patient Rights Act signed by Governor George H. Ryan in August. Illinois **consumers** who have questions or problems with their health insurance can call the Office toll free at (877) 527-9431 or file a complaint electronically at <http://www.state.il.us/ins>.

Staff members are available to explain health care consumers' rights under the new law; answer questions about health insurance in general; help people understand and evaluate the coverage provisions of specific health care plans; and assist with problems or complaints.

The most significant new patient rights mandated by the managed care law are:

- **the right to receive detailed coverage information** from health care plans, including information on: the areas of the state served by the plan; exclusions and limitations; pre-certification and utilization review requirements; emergency room coverage and requirements; selection of primary care physicians; access to specialty care; benefits available for out-of-area coverage; out-of-pocket expenses; provisions for continuity of care; and an explanation of the appeals process;

- **the right to receive coverage for emergency services** when a "prudent person" would reasonably believe the condition is serious enough to require emergency medical attention;

- **the right to apply for a standing referral** from a primary care physician when a medical condition requires ongoing care from a specialist. In some cases, an HMO may be required to provide access to such specialty care outside the network;

- **the right to appeal decisions** made by a health care plan.

The Office of Consumer Health Insurance will also be instrumental in assessing and making recommendations on health care laws and regulations, conducting research on health care issues, and collecting and reporting statistical information on consumer inquiries and complaints. ♦

NAIC 2000

Director Shapo new Midwest Zone Chair

In a unanimous vote of member states, Director Nat Shapo was elected Chair of the National Association of Insurance Commissioners Midwest Zone during the association's December 1999 Winter National Meeting. The position also carries a membership on the NAIC's Executive Committee. During his first year at the helm of the Illinois Department, Director Shapo has been a leader in the NAIC's efforts to work with Congress and federal bank regu-

lators on S. 900, the Financial Services Modernization Act of 1999. He has also taken a keen interest in the plight of Holocaust survivors and heirs seeking resolution of unpaid World War II era insurance claims, and was recently named Vice Chair of the International Holocaust Committee Task Force.

In addition to these appointments, Director Shapo and Department staff will be actively involved in a number of NAIC issues in the

coming year. Following is a complete list of Illinois' committee assignments for 2000:

- (EX) Executive Committee
 - (B) Senior Issues Task Force
 - (B) Health Insurance Task Force
 - (C) Workers' Compensation Task Force
 - (C) Surplus Lines Task Force
 - (C) Casualty Actuarial Task Force
- (cont'd on page 2)

Shapo (cont'd from pg. 1)

- (D) Market Conduct Examination Oversight Task Force
- (E) Financial Condition Committee
- (E) Accounting Practices and Procedures Task Force
- (E) Blanks Task Force
- (E) Examination Oversight Task Force
- (E) Risk-Based Capital Task Force
- (E) Valuation of Securities Task Force, **Chair**
- (E) Insolvency Task Force, **Chair**
- (F) Financial Regulation Standards and Accreditation Committee
- (G) Special Insurance Issues Committee
- (G) Antifraud Task Force
- (G) Information Systems Task Force
- (G) Regulatory Re-Engineering Task Force
- (G) Financial Services Modernization Task Force
- (G) Reinsurance Task Force
- (H) International Holocaust Commission Task Force, **Vice-Chair**
- Life and Health Actuarial (Technical) Task Force
- NAIC/HCFA Liaison Committee ♦

The Illinois Continuation Law—when does it apply?

Recently, questions have surfaced regarding the applicability of the Illinois Continuation Law (215 ILCS 5/367e) for groups of more than 20 employees. The purpose of this article is to clarify any confusion surrounding the issue of when Illinois Continuation must be offered.

The Illinois Continuation Law requires insurers to provide continuation of health insurance coverage to individuals who lose the coverage due to loss of employment. The law applies to employer groups of any size. The Illinois Spousal Continuation law (215 ILCS 5/367.2) requires that continuation of health coverage be offered to widowed spouses and dependent children, divorced spouses and dependent children, and spouses of retired employees (if spouse is age 55 or older) and dependent children. Continuation of coverage must be offered upon the divorce from or death of the employee or upon the employee's retirement. Coverage must be the same as under the group plan but need not include extra benefits such as dental, vision or prescription drugs. The length of Illinois Continuation varies according to the situation but can be for as little as nine months.

In most instances, COBRA (the federal law which requires employers with more than 20 employees to offer continuation of health coverage) is more attractive to participants than Illinois Continuation because COBRA continuation is usually for a longer period of time. However, in a few instances, the Illinois Continuation law is more generous. For example, the Illinois Spousal Continuation law provides for continuation of the coverage until attainment of Medicare age (unless another earlier event triggers termination of coverage) for divorced spouses, widowed spouses or spouses of retired employees who elect continuation at age 55 or older. Specifically in this instance, the Illinois Continuation law is much more advantageous and desirable than COBRA.

There seems to be some confusion among insurers surrounding which continuation law (federal or state) applies in situations involving groups of more than 20 employees. We have found that many insurers are only offering federal COBRA continuation in those situations. However, this is an incorrect application of the law. For employer groups of more than 20 employees, both the COBRA law and the Illinois Continuation law apply. The eligible individual must be offered both options at the time of the qualifying event. Once an election has been made under one law or the other, it cannot be changed.

Questions regarding this article should be directed to Karen Vancil, Supervisor, Consumer Services, Life Accident and Health Unit at 217-782-5822. ♦

In This Issue:

	Page
Office of Consumer Health Insurance opens	1
Director Shapo new Midwest Zone Chair	1
The Illinois Continuation Law-when does it apply?	2
Changes in producer law	3
What's new on the Net?	3
Staff announcements	3
Receivership actions	4
NFIP and PIIAI sponsoring flood insurance seminars for agents	4
Department rules review	5
It pays to be counted	5
Exam reports filed	5
Producer regulatory action	6
Company action	6
Hearings	8

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Changes in producer law

—by Ron Hartssock, Assistant Deputy Director, Producer Section

Effective January 1, 2000, PA 91-234 makes a number of statutory changes significantly impacting producers and how they are licensed in Illinois.

Renewal Cycles: The biggest change affects the length of time for which a license is issued. During the year 2000, licenses renewing on the 1st through 15th of the month will be renewed for one year; those renewing on the 16th through 31st of the month will be renewed for two years. All **new licenses** will be issued for two years. The fee is still \$75 per year. Two-year renewals and new licensees will therefore be assessed \$150 for the two year period. Beginning in 2001, all licenses will be renewed for two years.

Continuing Education: The law requires all producers to have 30 hours of Continuing Education (CE) credits on file prior to their next renewal date, whether in 2001 or 2002. To compensate for the transition to a two year

renewal cycle, licenses that renew in 2001 will have no CE hours removed from the licensee's accumulated hours during 2000. Licenses that renew in 2002 will have 15 hours of CE removed from the licensee's accumulated hours in 2000.

Bonds: Although the new law did not change the requirements for a producer bond, it has altered the filing and reporting procedures. Producers are no longer required to file the bond with the Department and the surety company will no longer file bond cancellations with the Department. Producers must, however, provide the name of the surety within three working days of inquiry from anyone covered under the bond. A bond is required of any producer who places coverage with an insurer with which the producer is not contracted. Failure to maintain a required bond may result in revocation of the producer license. ♦

Staff announcements

Two appointments in the Consumer Market Division became effective January 1, 2000. **Rick Hidlebaugh** was named supervisor of the new Office of Consumer Health Insurance in Springfield, and **Norma Garcia** was designated supervisor of the Consumer Information Unit in Chicago. She will also handle inquiries to the Office of Consumer Health Insurance in Chicago.

Rick has been a full-time market conduct examiner since December 1992, most recently serving as an Examiner-in-Charge for the Life, Accident and Health Unit. Norma has been a member of the Consumer Information Unit staff since May of 1986. ♦

What's new on the Net?

Annual Statement Filing Checklist and Supplements

Life, accident and health insurers, property and casualty insurers, fraternal benefit societies and health maintenance organizations can now access the annual statement filing checklist and related supplements through the Department's Internet site at <http://www.state.il.us/ins/annualstatements.htm> or from a link to the National Association of Insurance Commissioners web site at <http://www.NAIC.org>. Illinois joins other states who have also made strides to disseminate information and forms to regulated companies via the Internet.

In an effort to provide standardized filing requirements for each state, an annual statement filing checklist has been developed which describes the required filings to be made by companies to their domestic state and the NAIC. Each state may then add to the checklist its own required filings. The information that is currently available through the Internet includes the annual statement filing checklist; informational notes for

required filings, including due dates; and the supplemental forms, all in printable form.

Since 1999 was the pilot year for this improvement, a hard copy of the checklist and supplemental forms were mailed to companies in mid-December. It is anticipated that in the year 2000, annual statement forms will only be accessible through the above Internet sites, although hard copies will be made available upon request.

If your company does not have Internet access or if your company has comments about the checklist and supplemental filing requirements, please direct your correspondence to the Financial-Corporate Regulatory Division, Illinois Department of Insurance, 320 West Washington Street, Springfield, IL 62767-0001.

Producer Information

Beginning January 3, 2000, it should be easier for producers and other interested persons to obtain valuable information about licensing from the Department Internet site at <http://www.state.il.us/ins/ProducerInfo.htm>. Persons interested in non-

resident licensing both for firms and individuals can get information and applications at http://www.irin.org/matrix/uniform_treatment.htm.

Among the topics available on our web site are: how to become a resident producer; how to request a licensing kit; how to become a nonresident producer or firm; what to do if you are moving to Illinois from another state; a fee schedule; a copy of the *Examination Candidate Handbook* which explains to new applicants how to schedule examinations and get a license; the Illinois Insurance Code; a list of pre-licensing and continuing education providers; and education requirements. Users can also print most of the forms needed for licensing or firm registration.

The web site also contains information for education providers, third party administrators, public adjusters, premium finance companies and employee leasing companies.

If you do not have Internet access, any of the above information can be obtained directly from the Producer Licensing Unit, Illinois Department of Insurance, 320 West Washington, Springfield, IL 62767-0001. ♦

Receivership actions

The Circuit Court of Cook County, IL, has granted Director Nat Shapo's petitions for receivership actions involving the following entities.

Two Illinois group workers compensation self-insurance pools, **The Back of the Yards Neighborhood Council Risk Management Association, Inc.** (BYRMA) and **Illinois Electrical Employers Workers Compensation Association, Inc.**, were placed under Agreed Orders of Rehabilitation on December 20, 1999, based on the Department's findings that BYRMA's assets were deficient by more than \$3 million and Illinois Electrical Workers' by more than \$200,000.

The Director had previously ordered both companies to assess their members an amount sufficient to cure the deficiencies in their financial conditions. When neither was able to recover adequate funds, the Director moved to place them into rehabilitation to conserve their assets for the protection of claimants and creditors. Both Rehabilitation Orders contain injunctions prohibiting suits against the companies outside of the rehabilitation proceedings.

BYRMA was organized in May 1993 pursuant to the Illinois Workers Compensation Act for the purpose of providing group self-insurance for workers compensation loss exposures for selected members of the Back of the Yards Neighborhood Council, Inc. As of December 31, 1998, the company's financial statements reflect approximately \$3.6 million in direct premium. BYRMA has been in conservation since April 21, 1999.

Illinois Electrical Employers Workers Compensation Association, Inc. was organized under the Illinois' Workers Compensation Act in January 1995 to provide group self-insurance for workers compensation loss exposures for selected members of the Professional Electrical Contractors Association of Chicago. The company's most recent financial statements reflect approximately \$545,000 in direct premium as of August 1, 1999. The Rehabilitation Order grants the Director

additional statutory authority to attempt to correct the company's financial condition.

On January 7, 2000, **Alliance General Insurance Company**, Chicago, was declared insolvent and placed under an Agreed Order of Liquidation based on the Department's finding that the company's policyholder surplus was impaired by over \$3 million.

Alliance General's most recent financial statement reflected approximately \$13.7 million in direct as well as assumed reinsurance premiums for the period ending December 31, 1998. The company has not written any new direct business since the third quarter of 1998. On a licensed basis in Illinois and on an excess and surplus line basis in 39 other states, as well as the Virgin Islands, the company wrote commercial liability and property

coverages primarily focused in commercial package policies for small businesses and product liability exposure.

A wholly owned subsidiary of Alliance Insurance Group, Inc., the company was incorporated in 1984 and began business on January 1, 1985.

The Illinois Insurance Guaranty Fund will be responsible for the covered claims of Illinois policyholders. The Agreed Order of Liquidation contains an injunction prohibiting suits against Alliance General outside of the liquidation proceedings.

Both the rehabilitation and liquidation proceedings are being handled, on behalf of the Director of Insurance, by the Office of the Special Deputy Receiver, 222 Merchandise Mart Plaza, Suite 1450, Chicago, Illinois 60654; (312) 836-9500. ♦

NFIP and PIAI sponsoring flood insurance seminars for agents

How many of your clients were protected by flood insurance last year? How many will not be insured this year? Are you unsure of how to write a flood insurance policy? Are you aware of your errors and omissions exposure if you don't?

The Department of Insurance encourages Illinois insurance agents to learn all about flood insurance by attending one of the following seminars sponsored by the National Flood Insurance Program and the Professional Independent Insurance Agents of Illinois. A seminar qualifies for four continuing education credits.

March 14, 2000

Ramada Inn
6900 N. Illinois St.
Fairview Heights, IL
618-632-4747

March 15, 2000

Par-A-Dice Hotel
21 Blackjack Blvd.
East Peoria, IL
800-438-6777

March 16, 2000

Ramada Ltd.
200 South Bell School Rd.
Rockford, IL
815-226-2100

To register, contact the PIAI at (217) 793-6660. ♦

Department rules review

The full text of Department rules is printed in the *Illinois Register* published weekly by the Illinois Secretary of State's Index Department, 111 E. Monroe St., Springfield, IL 62756. Subscriptions are available from that source for an annual fee of \$290. Issue numbers and a Department contact person are listed below after each rule summary.

Copies of rules are also available upon written request to the Department of Insurance at a \$1 per page charge. Adopted rules are codified in Title 50 of the Illinois Administrative Code.

Rule 1407 (Accelerated Benefit/Terminal Illness/Qualified Conditions) was amended effective December 14, 1999, to revise the definition of "Qualified Covered Condition" and to increase the accelerated benefit for those conditions from 25% to 75% of the face amount of the policy. The amendment also makes the definition of "Terminal Illness" consistent with that in the US Internal Revenue Code [26 USCS 101(g)(4)] and adds a section on actuarial standards consistent with the current NAIC model rule on accelerated benefits. (Vol. 23, #52; Betty Jo Teer and Larry Gorski)

Rule 1409 (Valuation of Life Insurance Policies Including the Use

of Select Mortality Factors) was amended effective January 1, 2000, to make it consistent with recent changes to the Triple X NAIC model rule. (Vol. 23, #50; Larry Gorski or Bruce Sartain)

Rule 2008 (Minimum Standards for Individual and Group Medicare Supplement Insurance) was amended effective January 1, 2000, to incorporate a requirement by the Health Care Financing Administration that copayments for hospital out-patient department services under Part B of Medicare must be covered under the "core benefits" of a Medicare supplement insurance policy in the same manner as coinsurance for those services. However, the amendment relates to changes in Medicare payment systems that will not take place until sometime in 2000 when HCFA establishes a prospective payment system for hospital out-patient services and procedures. This new system will establish fixed co-payments which will approach 20% of the cost of the services over time. (Vol. 23, #52; Linda Fritz)

Rule 2502 (Fees for Examination) was repealed December 27, 1999, because it has been replaced by 50 Ill. Adm. Code 2505.90, Financial Examination Expenses and Fees. (Vol. 23, #52; Chuck Feinen) ♦

Exam reports filed

Financial

American Medical Assurance Co.
12/30/99

Big Rock County Mutual Fire Insurance Company

01/07/00

Bond Safeguard Insurance Co.
11/12/99

Delavan Mutual Insurance Co.
12/30/99

German-Richland County Mutual Fire Insurance Company

12/30/99

Illinois Aggregate Producers' Risk Management Association

12/20/99

Illinois Grocers Risk Management Association

01/04/00

Illinois Non Profit Risk Management Association

01/04/00

Institutional Founders Life Insurance Company

11/24/99

Lancer Insurance Company
12/09/99

NACOLAH Life Insurance Co.
11/24/99

Noble Richland County Mutual Fire Insurance Company

12/14/99

North American Company for Life and Health Insurance

11/24/99

Patrons Mutual Insurance Company, The

12/30/99

Pinebrook Mortgage Insurance Company, The

01/07/00

RCA Syndicate #1, Ltd.
11/09/99

Transguard Insurance Company of America Inc.

12/27/99

United Insurance Company of America

01/10/00

Market Conduct

All American Life Insurance Co.
11/24/99

Horace Mann Life Insurance Co.
12/28/99

Year 2000 Census

It pays to be counted

Over the next few weeks, the federal Census Bureau will begin distributing questionnaires to all U.S. households. Because federal funding levels and Congressional representation are directly tied to the number of citizens counted in each state, all Illinoisans have a stake in an accurate census. By law, your answers cannot be shared with any government agency, including the Immigration and Naturalization Service, IRS, FBI, or any welfare agency.

The Department of Insurance encourages the Illinois insurance industry to cooperate in this important effort. As professionals in a public-oriented business, you can help by reminding your employees, associates and family members to complete and return their census forms. ♦

Producer regulatory action

(Copies of regulatory orders are available upon written request to the Producer Regulatory Unit, for \$1/page. The number of pages are indicated in parentheses following the effective date.)

Stipulation and Consent— Civil Forfeiture Paid

Frank Delano Garcia
422 Bowen Court
Elgin, IL 60120
Effective 11/4/99 (3)

General Premium Finance, Inc.
PO Box 16070
Chicago, IL 60616
Effective 11/3/99 (3)

Real Estate Institute
Alan Toban
4433 West Touhy Avenue #514
Lincolnwood, IL 60646-1820
Effective 11/1/99 (4)

Stipulation and Consent— No Civil Forfeiture

Lowell Richard Cox
10302 S. Komensky
Oak Lawn, IL 60453
Effective 12/10/99 (3)

Insurance Solutions Group, Inc.
3133 North Woodford, Suite 1C
Decatur, IL 62524
Effective 11/16/99 (4)

David C. Kau
3915 Camelot Drive, Apt. 301
Decatur, IL 62526
Effective 11/16/99 (4)

Bruce M. Terry
119 Elm Street
Palatine, IL 60067
Effective 11/16/99 (3)

Denial of Request for License

Paul Scott Beran
4820 Magnolia
Omaha, NE 68127
Effective 12/13/99 (2)

Grzegorz N. Gradczyrski
8445 Lockwood Avenue
Skokie, IL 60077
Effective 12/21/99 (9)

Earl T. Hawkins
18009 Commercial
Lansing, IL 60438
Effective 12/21/99 (6)

Revocation of License

James L. Frazier
1711 North Moody
Chicago, IL 60639
Effective 12/20/99 (2)

James M. Hardesty
402 Woodcrest
Washington, IL 61571
Effective 9/24/99 (5)

Thomas Hill, Jr.
17751 Harvard Lane
Country Club Hills, IL 60478
Effective 12/1/99 (18)

Eddie Pinkney, Jr.
6634 South Woods
Chicago, IL 60636
Effective 12/20/99 (2)

David D. Post
3015 35th Street
Oak Brook, IL 60523
Effective 12/10/99 (2)

Joe W. Stewart
16 Stardust Drive
Sherman, IL 62684
Effective 12/15/99 (4)

To-Mas & Associates
3649 West 183rd #125
Hazel Crest, IL 60429
Effective 12/1/99 (18)

Voluntary Revocation

Ronald L. Kapson
337 Willow Park Way
Buffalo Grove, IL 60089
Effective 11/22/99 (1)

Dale E. Zevenbergen
307 Columbus Street
Pella, IA 50219
Effective 12/3/99 (1)

Director's Order

James H. Bennett, Jr.
455 Stella Avenue
Elgin, IL 60120
Effective 10/25/99 (16)

Order of Suspension

Michael D. Carter
37E Terrace Lane
Lake Zurich, IL 60047
Effective 12/21/99 (6)

Brian A. Flanagan
334 Ridgewood Avenue
Glen Ellyn, IL 60137
Effective 12/6/99 - 8/6/00 (9)

Order of Suspension Lifted

Bruce M. Terry
119 Elm Street
Palatine, IL 60067
Effective 11/16/99

Donald E. Moran
10821 Keating Apt. 1 SE
Oaklawn, IL 60453
Effective 7/12/99 ♦

Company action

New Admissions

Progressive American Insurance
Company, FL, 12/31/99
Homesite Insurance Company of
Illinois, IL, 1/18/00
Wellmark Health Plan of Iowa,
Inc., IA, 1/14/00

Market Conduct Fines

All American Life Insurance
Company, IL, was issued a
Stipulation and Consent Order and
fined \$125,000 on November 24,
1999, for Insurance Code violations
and/or improper claims practices
cited in its Illinois market conduct
examination.

Terminations

Alliance General Insurance
Company, IL, was placed under an
Agreed Order of Liquidation with a
finding of insolvency on 1/7/00. ♦

COMPUTER DATA REQUEST FORM

**Mail To: Public Sale Coordinator
Information Systems Section
Illinois Department of Insurance
320 West Washington Street, Fourth Floor
Springfield, Illinois 62767-0001**

Pursuant to [215 ILCS 5/408.2] information available from the Illinois Department of Insurance is listed below.

For assistance call the Public Sale Coordinator at (217) 524-0605 – TDD (217) 524-4872, or e-mail suzann_rhodes@ins.state.il.us

See also the Department's Internet Home Page at <http://www.state.il.us/ins/>

- Instructions:**
- **All sales final. The Department does not have refund authority.**
 - This form must be completed entirely before requests can be processed or mailed.
 - Payment must be received before requests can be processed or mailed.
 - The Department of Insurance will supply IBM-compatible tapes for any tape data set requested.
—Customer must specify 9 track 1600 or 6250 BPI.
 - The Department of Insurance will supply IBM-compatible diskettes for any diskette data set requested.
—Customer must specify density of diskette desired.
—Customer must specify comma delimited or non-delimited ASCII format.
 - Return completed request form with your check made payable to **Director of Insurance/SSRF** to above address

Data Requested:

Amount Enclosed:

Diskette size: 3.5" **Density:** ☐ LOW ☐ HIGH

Data Type: ☐ Comma Delimited ☐ Non-Delimited

The undersigned hereby agrees that any data received as a result of this request will not be resold, reconveyed or otherwise transferred for cash, merchandise or any consideration or thing of value, to any individual, corporation, association or other third party.

Requestor's Signature:

X

Date Signed:

Phone:

()

Mail Request to:

FEIN/SSN:

Street:

City & State:

Zip:

PRICE SCHEDULE—Effective February 3, 2000

Licensee Data

Producer Registered Firms	\$600/List/Diskette/Tape
Producer Registered Firms from Upstate (zips 60000–60828)	\$300/List/Diskette/Tape
Producer Registered Firms from Downstate (zips 60829–62999)	\$300/List/Diskette/Tape
Applicants Passing Exams	\$100/List/Diskette (semi-monthly)
All Producers or Producers with specific authority	\$600/Diskette/Tape, \$1000/List
Producers from Upstate (zips 60000–60828)	\$300/Diskette/Tape, \$500/List
Producers from Downstate (zips 60829–62999)	\$300/Diskette/Tape, \$500/List
Producers from Ten Zip Codes	\$150/List/Diskette
Premium Finance, Public Adjuster or Surplus Line Licensees	\$100/List/Diskette/Tape
Third Party Administrators, Preferred Provider Administrators, Third Party Prescription Program licensees/registrants, Viatical Settlement Providers, and Employee Leasing Companies	\$100/List/Diskette/Tape

Complaint Data

Non-Confidential Standard Report (complaints by company, coverages or reasons)	\$200/Report
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Insurer Data

Company Name, Address, Phone and Authority (all companies)	\$100/List/Diskette/Tape, \$200 Labels
Company Name, President, Address and Phone (all companies)	\$100/List/Diskette/Tape, \$200 Labels
HMO Company Name, Address, Phone and County Service Area	\$25/List/Diskette
Managed Care Organization Name, Address and Phone	\$100/List/Diskette
A&H Company FEIN's, Address and Phone	\$100/List/Diskette
HMO Annual Statement data (all HMO's for one year)	\$600/Diskette
HMO Quarterly Statement data (all HMO's for one quarter)	\$200/Diskette
Line of business Market Share (LAH, including Fraternal or P&C)	\$200/Report
Licensed Insurers and Accredited Reinsurers	\$100/List/Diskette
Company Name, Address and Phone for Worker's Comp	\$100/List/Diskette/Tape

Police/Firemen Pension Data

Funds: Name and Address (all Funds)	\$100/List/Diskette/Tape, \$200 Labels
Participant Data for a Fund (available only to Fund)	\$100/Diskette

Homeowner/Residential Fire Policy Counts

Raw Data through 1995	\$200/Diskette (quarterly)
Raw Data after 1995	\$600/Diskette (only annually)
Zip Code Market Share Report	\$400/Report
Company Detail Report (New, renewal, non-renewal and cancellation by zip for Chicago and East St. Louis) through 1995	\$200/Report (quarterly)
Company Detail Report (New, renewal, non-renewal and cancellation by zip for Chicago and East St. Louis) after 1995	\$600/Report (only annually)

ALL SALES FINAL. THE DEPARTMENT DOES NOT HAVE REFUND AUTHORITY.

Hearings

Completed Hearings:

Michael D. Carter
Hearing No. 3746
Licensing authority suspended
12/21/99

Jack Cassatt
State Farm Fire & Casualty Ins. Co.
Hearing No. 3748
Nonrenewal effective 12/14/1999

Jackie L. Clark
Hearing No. 3738
Letter of denial rescinded 11/17/99

Brian A. Flanagan
Hearing No. 3709
Licensing authority suspended
for eight months 12/06/99

William R. Fowler, Jr.
Poseidon Assurance Company, Ltd.
Colonnade Insurance Company
Magill Agency, Inc.
American Protective Excess Ins. Co.
Hearing No. 3718
Cease & Desist made permanent to
all respondents; registration of
Magill Agency, Inc. denied 11/16/99

Grzegorz N. Grabczyrski
Hearing No. 3726
Request for representative's license
denied 12/21/99

Bruce A. Hankey
Hearing No. 3724
Revocation of license rescinded
12/21/99

Earl T. Hawkins
Hearing No. 3749
Application for license denied
12/21/99

Thomas Hill, Jr.
To-Mas & Associates
Hearing No. 3691
Licensing authority revoked; civil
penalty 12/01/99

Clatis McGuire, Jr.
Country Mutual Insurance Co.
Hearing No. 3752
Cancellation effective 12/14/99

Paragon Automation, Inc.
National Council on Compensation
Insurance
Hearing No. 3712
Paragon's appeal of NCCI decision
denied 1/21/00

Carla Phillips
Allstate Insurance Company
Hearing No. 3747
Nonrenewal effective 11/17/09

Rubin Tevenal
State Farm Fire & Casualty Ins. Co.
Hearing No. 3754
Nonrenewal effective 1/10/00

Matters Settled without Hearing:

Elizabeth Crowder
USAA
Hearing No. 3755
Hearing dismissed 1/13/00

Patrick Houren
USAA Casualty Company
Hearing No. 3750
Hearing dismissed 12/07/99

Joe W. Stewart
Hearing No. 3753
Hearing dismissed 12/21/99

Scheduled Hearings:

Central United Assurance Group,
Inc.
1/27/00 Hearing No. 3757
Cease and Desist

James Charles
2/3/00 Hearing No. 3758
Revocation of licensing authority

Robert & Janelle Gryzmala
State Farm Fire & Casualty Ins. Co.
2/9/00 Hearing No. 3761
Cancellation

Linda Barsky
Teachers Insurance Company
2/15/00 Hearing No. 3760
Cancellation

Ann Royster
State Farm Fire & Casualty Ins. Co.
2/16/00 Hearing No. 3759
Cancellation

Rodney Lee Gulsvig
2/23/00 Hearing No. 3762
Revocation of licensing authority

E.C. Fackler Insurance Services,
Inc.
2/23/00 Hearing No. 3756
Revocation of licensing authority ♦

Illinois Department of Insurance
320 West Washington Street
Springfield, Illinois 62767

Address Service Requested

Bulk Rate
U.S. Postage
PAID
Springfield, IL 62767
Permit No. 821